

In re:
Stuart D. Ross, IV
Debtor

Case No. 24-13703-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 16, 2025

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip ID	Recipient Name and Address
db	+ Stuart D. Ross, IV, 247 Seven Springs Lane, Downingtown, PA 19335-1435
14936944	+ Asha Ross, 247 Seven Springs Lane, Downingtown, PA 19335-1435
14936946	+ Chrysler Capital, 1601 Elm St. - Ste. 800, Dallas, TX 75201-7260
14936949	Dept. of Ed/Navient, 121 S. 13th St., Lincoln, NE 68508-1904
14936955	Portfolio Recovery Assoc., Riverside Commerce Center, Norfolk, VA 23502-4962

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14936943	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 17 2025 01:53:43	Ally Credit Card, PO Box 9222, Old Bethpage, NY 11804-9222
14936945	Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 17 2025 01:53:53	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
14937796	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 17 2025 01:54:04	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14948327	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 17 2025 01:54:00	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14936947	+ Email/PDF: creditonebkn notifications@resurgent.com	Apr 17 2025 01:53:56	Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
14936948	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 17 2025 01:51:00	Dept of ED, 121 S. 13th St., Lincoln, NE 68508-1904
14936950	^ MEBN	Apr 17 2025 01:44:26	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14945367	Email/Text: bk@lakecitycredit.com	Apr 17 2025 01:51:00	Lake City Credit, P.O. Box 1655, Lake Dallas, TX 75065
14936951	+ Email/PDF: resurgentbkn notifications@resurgent.com	Apr 17 2025 01:53:47	LVNV Funding LLC c/o Resurgent Capital Svcs., Po Box 1269, Greenville, SC 29602-1269
14936952	+ Email/PDF: resurgentbkn notifications@resurgent.com	Apr 17 2025 01:53:44	LVNV Funding LLC c/o Resurgent Capital Svc., PO Box 1269, Greenville, SC 29602-1269
14938191	Email/PDF: resurgentbkn notifications@resurgent.com	Apr 17 2025 01:54:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14936953	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 17 2025 01:51:00	Midland Credit Management, 320 E Big Beaver Rd, Ste 300, Troy, MI 48083-1271
14961899	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 17 2025 01:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14959007	+ Email/PDF: ebnotices@pnmac.com		

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		Apr 17 2025 01:54:05	PENNYMAC LOAN SERVICES, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14943237	^ MEBN	Apr 17 2025 01:44:27	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14957470	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2025 01:53:53	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14936954	+ Email/PDF: ebnotices@pnmac.com	Apr 17 2025 01:54:05	Pennymac Loan Services LLC, PO Box 514387 M, Los Angeles, CA 90051-4387
14943676	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 17 2025 01:51:00	Santander Consumer USA, Inc., an Illinois corporation, d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14945928	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 17 2025 01:51:00	U.S. Department of Education c/o Nelnet, 121 S 13TH ST, LINCOLN, NE 68508-1904

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
JOHN A. GAGLIARDI	on behalf of Debtor Stuart D. Ross IV jgagliardi@wgflaw.com, lfolkert@wgflaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Stuart D. Ross IV)	Case No. 24-13703-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 16, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court